



STATE AND SCHOOL
EMPLOYEES'

Life AND Health

P L A N

Know Your Benefits

The Know Your Benefits communications series will help you understand your health care benefit coverage under the Plan. This information is being provided so that you can manage your family's health care needs appropriately.

A Quick Know Your Benefits Update...

The State of Mississippi has unveiled a brand-new website that has been designed to give you easy access to the information you need. You can go online at knowyourbenefits.state.ms.us any time—day or night—and get answers to important questions you may have about the Plan. Under the *Quick Hits* section, you will see a number of items, including:

- This Month's Benefit Spotlight On...
- AHS State Network Provider Booklet
- AHS State Network Provider Search
- 2002 Summary Plan Description
- Plan Administration – Contact Information and Links
- Claim Forms

This website can serve as a valuable online tool. Get to *Know Your Benefits* with a trip to knowyourbenefits.state.ms.us.

We will continue to include additional information that is important to you as well as update you as new information becomes available. If you have any suggestions on what you would like included, please let us know. You can click "Contact Us" on the website or call the Office of Insurance at (601) 359-3411.

Just a Tip...

Bookmark it! Visit knowyourbenefits.state.ms.us and bookmark it as an "internet favorite" on your home computer for quick access to important Plan information, anytime!

GET MORE INFO...GO ONLINE!

Building Better Health

The Plan has partnered with AdvancePCS to provide you with a quick and convenient way to access up-to-date medical, prescription, and wellness information online—24 hours a day, 7 days a week. Spread the word and check it out, today!

Visit the Building Better Health website at www.buildingbetterhealth.com to get important information about building and maintaining a healthy lifestyle—for you and your entire family. You'll find great tips on topics such as:

- Women's Issues
- Men's Health
- Child Care

And the best part, all this information can be personalized online to respond to your needs. You can:

- Manage your own health
- Order and track your mail order prescription refills
- Perform a personal health assessment

In This Issue...

- A Quick Know Your Benefits Update
- Get More Info...Go Online!
- At-A-Glance Chart
- You Are In Charge
- A Listing of National Research, Information, and Advocacy Organizations

AT-A-GLANCE CHART OF WHO'S WHO IN THE PLAN

Here's an At-A-Glance chart that will help you know "who" in the Plan to contact with "what" questions—and "how" to reach them.

Keep this chart handy so that when you need important Plan contact information, you've got it—fast.



Do you need more contact information than this At-A-Glance chart provides?



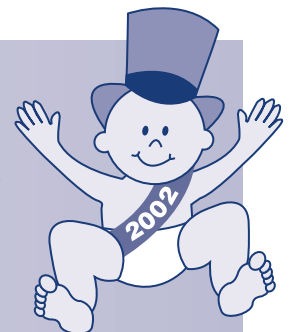
If so, be sure to refer to your 2002 Summary Plan Description (SPD) you recently received at your home address. Or check the Plan's new web site, knowyourbenefits.state.ms.us, to access the SPD online!

If You Need...	Then Contact...
A copy of the Summary Plan Description for the Plan	Blue Cross Blue Shield of Mississippi P.O. Box 23071 Jackson, MS 39225-3071 1-800-709-7881 www.bcbsms.com OR Your Personnel or Human Resource Office
To locate a participating provider	AHS Network P.O. Box 23070 Jackson, MS 39225 1-800-294-6307 knowyourbenefits.state.ms.us
A claim form for a medical service	Blue Cross Blue Shield of Mississippi P.O. Box 23071 Jackson, MS 39225-3071 1-800-709-7881
A claim form for a prescription filled at a non-participating pharmacy	AdvancePCS P.O. Box 52115 Phoenix, AZ 85072-2116 1-800-391-6437 knowyourbenefits.state.ms.us
To appeal a claim decision	Blue Cross Blue Shield of Mississippi P.O. Box 23071 Jackson, MS 39225-3071 1-800-709-7881 www.bcbsms.com
To precertify an in-patient stay, private duty or home health nursing services, home infusion therapy services, solid organ or tissue transplant, or specified outpatient diagnostic tests	Intracorp 3567 Parkway Lane, Suite 200 Norcross, GA 30092 1-800-523-8739
To request a copy of the preferred brand name drug list	AdvancePCS P.O. Box 52115 Phoenix, AZ 85072-2116 1-800-391-6437 www.druglist.com

Here Comes Baby New Year 2002 – Is There One In Store For You?

As a covered employee or the covered spouse of an employee, you are entitled to maternity benefits to help you throughout your pregnancy. You must call Intracorp at (800) 523-8739 within 48 hours of your admission for delivery to certify your admission. If you receive care from a physician who participates in the AHS State Network, a number of your prenatal laboratory and diagnostic procedures, as well as your delivery, are covered at 100%.

To cover your newborn, you must complete an Application for Coverage form within 31 days of the date of birth and pay the appropriate premiums. If you apply for High Option Coverage for Children, your newborn will be eligible for well baby nursery care. Contact your personnel office to obtain an Application for Coverage form.



Taking Care of Your Body

We all want to make healthy lifestyle choices but sometimes, setting aside the time it takes to maintain regular personal “check ups” seems unimportant. With the demands of work and family, it can be easy to let your basic health and wellness fall to the wayside. By following a simple maintenance routine, you can significantly impact—even prevent—a major illness or degenerative physical condition.

Nutrition

Nutrition means eating well-balanced meals. No single food can supply all the nutrients your body needs, so be sure to treat yourself to a variety of foods. Think about your mealtime habits and consult your doctor if you have questions regarding your personal nutrition plan.

Exercise

One exercise program does not fit all. Everyone is different, and your exercise plan needs to be based on your personal health and body needs. Set some realistic goals for yourself and remember...exercise should be fun! Consider the “buddy system” and recruit a friend or family member to help keep you motivated.

Stress

Stress is a normal part of life. When stress occurs, the body gears up to take action. At a healthy level, stress can actually motivate you to stay active in your daily life. Long periods of stress can lead your body to “break down”. Monitor your stress and find healthy ways to release it through sharing, exercise, and good sleep habits.

Skin Care

Luckily, most skin conditions can be prevented or easily treated if caught early. Be sure to check your skin regularly for discolorations, growths, and change in smell or sensitivity. Oftentimes, skin conditions can be your body’s “red flag”, telling you that something’s wrong.

Foot Care

Inspect your feet every day, and seek care early if you do get a foot injury. Make sure your health care provider checks your feet at least once a year—more often if you have foot problems. Your health care provider should also give you a list and explain the “dos” and “don’ts” of foot care.

Oral Health

Have your teeth cleaned and checked by the dentist at least every 6 months. Brush at least twice a day to fight plaque. If you experience problems with gum bleeding, swelling, or tenderness, consult your dentist. If left unattended, even ordinary problems can quickly get worse and lead to serious complications.

Do Your Part to Stay Healthy... But Don’t Be Afraid to Ask for Some Help!

Remember, your first step toward a healthier lifestyle should begin with a thorough medical examination. The Plan provides a wellness benefit of up to \$200 per calendar year, subject to the calendar year deductible. Your doctor can help you determine a nutrition, exercise, and stress-reducing program. Ask your doctor for guidance at your next office visit!

Take Charge of Your Chronic Health Condition in 2002!

Are you or a loved one living with a chronic health condition? Through the Plan, you and your covered dependents now have access to Smart Steps – a new program designed to help you manage chronic health conditions brought on by heart disease, diabetes, or asthma. The Smart Steps program can help you get control of your health!

The Plan’s Smart Steps program offers you and your covered dependents a number of health planning and support services, at no cost to you, including:

- Personalized counseling about your chronic condition (i.e., cardiac disease, diabetes, asthma), nutrition, exercise, and personal well-being;
- Access to medical and educational materials—24-hours a day, 7 days a week; and
- Information – at your fingertips! – on more than 700 health care and medical topics through the program’s automated telephone system.

Call Intracorp at 1-800-523-8739 to enroll in Smart Steps.

If you or a loved one are living with:

- Heart Disease
- Diabetes
- Asthma
- More than one of these conditions

The Smart Steps program can help you get control of your health!

Learning to Live with a Chronic Health Condition

There are many chronic conditions that require us to give comfort to and treat loved ones who are managing those conditions. The national organizations listed below raise research dollars while offering community programs and patient education information to families living with health conditions. The referral chart on page 4 can help you find the right organization to provide support and information for your or a family member’s specific health condition.

As with any health issue, the more you know about a chronic condition, the better you—and your family—will be able to cope and make good choices.

A Listing of National Research, Information, and Advocacy Organizations

Know Your Benefits

Organization	Mission	Toll-Free Number	Mississippi State Affiliate Office
<i>American Diabetes Association</i> www.diabetes.org	As the leading non-profit health organization for providing diabetes research, information, and advocacy, the American Diabetes Association offers diabetes patients activities, helpful publications, and local educational programs.	1-888-DIABETES (1-888-342-2383)	660 Lakeland East Drive, Ste. 100 Jackson, MS 39208 (601) 932-1118
<i>American Heart Association</i> www.americanheart.org	With local offices, the American Heart Association provides research, information, and programs on topics ranging from heart disease and strokes to family health and risk awareness.	1-800-AHA-USA1 (1-800-242-8721)	4830 McWillie Circle Jackson, MS 39206 (601) 981-4721
<i>Asthma & Allergy Foundation of America</i> www.aafa.org	The premier patient organization for allergy and asthma patients, AAFA can provide information and education, including children and teens, as well as support groups. There is no local chapter in Mississippi.	1-800-7ASTHMA (1-800-727-8462)	1233 20th St., NW, Suite 402 Washington, DC 20036 (National Office)
<i>Arthritis Foundation</i> www.arthritis.org	Providing information and resources for arthritis patients and their families, the Arthritis Foundation can also offer information on products and alternative therapies.	1-800-844-8400	350 North Mart Plaza P.O. Box 9185 Jackson, MS 39286-9185 (601) 362-6283